

End of Life Planning

(For when you just need a quick checklist to get your ducks in a row.)

Nobody's particularly excited to tackle end-of-life planning. But getting organized now can ease the stress later, when there will already be enough to carry. Future-you is giving current-you a big hug.

The Paperwork Stuff

- ☐ **Advance directive / living will.** What care they want (and don't want)
- ☐ **Financial power of attorney.** Who handles the bills and accounts if they can't
- ☐ **Will or trust**
- ☐ **Beneficiaries updated** (life insurance, retirement, bank accounts)
- ☐ **Healthcare proxy / medical power of attorney.** Who makes the medical decisions if they can't

Don't have these yet? Start there, and soon. All of this paperwork needs your loved one's signature while they can still make their own decisions. Check out our [Caregiver's Cheat Sheet to Must-Have Paperwork](#).

The Medical Side

- ☐ Talk with your loved one about what they want (and don't). Make sure their advance directive still matches, and that their doctors have a copy.
- ☐ **DNR or POLST forms** if that's their choice (medical orders for end-of-life care choices)
- ☐ Ask about hospice and palliative care, including who manages comfort meds

Money & Logistics

- ☐ List all bills & accounts (include logins & due dates)
- ☐ Insurance check (life, burial, VA benefits)
- ☐ Funeral or memorial preferences (where, how, music, donations)
- ☐ Prepaid arrangements (plots, cremation, etc.)

Home & Legacy

- ☐ Comfort must-haves: favorite blanket, rituals, music, scents
- ☐ Letters, videos, messages for loved ones
- ☐ Digital legacy plan. Confirm what happens to social accounts, email, photos
- ☐ Pet plan

After the Passing

- ☐ Order death certificates (10–15 copies) from funeral home or county office
- ☐ Notify Social Security (funeral home may do this, but confirm)
- ☐ Pension / retirement benefits: call plan administrator, send death certificate, ask about survivor benefits
- ☐ Banks / financial institutions: close or transfer accounts
- ☐ Insurance companies: file claims (life, health, auto, home)
- ☐ Employer / union (if retired member): check for survivor or funeral benefits
- ☐ Utilities & subscriptions: cancel or transfer (phone, internet, streaming, gym)
- ☐ Return medical equipment (oxygen tanks, beds, etc.)
- ☐ Obituary / announcements: newspaper, funeral home, or family post

Keep all of this in one folder (physical or digital).

When the time comes, **you'll be glad it's not scattered in six junk drawers.**

Save yourself some Googling.

More Caregiver Cheat Sheets at [WeCareOutLoud.org](https://www.WecareOutLoud.org)

